

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Paul E Alex | Social Security number or ITIN | xxx-xx-5053 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 16-12256-JKS | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E Alex

5/13/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Paul E Alex
DebtorCase No. 16-12256-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db +Paul E Alex, 37 Dogwood Drive, Newton, NJ 07860-2503
 cr BANK OF AMERICA, N.A., c/o KOURY TIGHE LAPRES BISULCA & SOMMERS, 1423 TILTON ROAD,
 SUITE 9, NORTHFIELD, NJ 08225-1857
 cr +CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWes, PO Box 9013, Addison, TX 75001-9013
 cr +Cit Bank N.A., Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487, UNITED STATES 33487-2853
 cr +OneWest Bank Mortgage Servicing, a division of CIT, P. O. Box 9013, Addison, TX 75001-9013
 516249430 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 516736176 +CIT Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 516127814 +CIT Bank, N.A. (See 410), c/o OneWest Bank Mortgage Servicing, A Division of CIT Bank, N.A.,
 P.O. Box 9013, Addison, Texas 75001-9013
 516705411 +Ditech Financial LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, suite # 100,
 Boca Raton Fl. 33487-2853
 515988469 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 515988470 +Experian, PO BOX 9701, Allen, TX 75013-9701
 515988475 +Lisa J Banta, 103 Cougar Court, Dingmans Ferry, PA 18328-4074
 515988476 +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 516169553 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515988477 +State of New Jersey Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
 515988478 +Trans Union, PO BOX 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 14 2019 00:04:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 14 2019 00:04:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515988466 +EDI: BANKAMER.COM May 14 2019 03:23:00 Bank of America, 450 American St,
 Simi Valley, CA 93065-6285
 515988467 +EDI: BANKAMER.COM May 14 2019 03:23:00 Bank of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 515988471 +E-mail/Text: EBN_Notifications@OWB.com May 14 2019 00:04:46 IndyMac, PO BOX 78826,
 Phoenix, AZ 85062-8826
 515988472 +E-mail/Text: EBN_Notifications@OWB.com May 14 2019 00:04:46 IndyMac Bank/OneWest Bank,
 Attn:Bankruptcy Department, 2900 Esperanza Crossing, Austin, TX 78758-3658
 515988473 +E-mail/Text: EBN_Notifications@OWB.com May 14 2019 00:04:46 IndyMac Bank/OneWest Bank,
 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
 515988474 EDI: IRS.COM May 14 2019 03:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517548677* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
 515988468 ##+Brady & Correale, LLP, 50 South St, 3rd Floor, Morristown, NJ 07960-4114

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: May 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor CIT Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor OneWest Bank Mortgage Servicing, a division of CIT Bank, N.A as servicer for CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
John M. Sommers on behalf of Creditor BANK OF AMERICA, N.A. JMSommers@KTLBSLAW.com,
ktlbslaw@aol.com
Laura M. Egerman on behalf of Creditor Cit Bank N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A. rsolarz@kmlawgroup.com
Scott E. Tanne on behalf of Debtor Paul E Alex ecf@tannelaw.com,
tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 10